

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

ANNIE M. SNELSON-SMITH

Debtor(s)

Case No. 19-22974JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/27/2019.
- 2) The plan was confirmed on 09/18/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/09/2020, 12/14/2023, 06/24/2024.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/02/2025.
- 6) Number of months from filing or conversion to last payment: 65.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,377.88.
- 10) Amount of unsecured claims discharged without full payment: \$37,839.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$153,628.00
Less amount refunded to debtor \$5,225.28

NET RECEIPTS: \$148,402.72

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$6,786.08
Court Costs \$0.00
Trustee Expenses & Compensation \$7,418.01
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$14,204.09

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	12,114.08	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	12,114.08	3,886.74	0.00	0.00	0.00
ATT++	Unsecured	222.90	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	2,869.00	NA	NA	0.00	0.00
CAPITAL ONE**	Unsecured	1,356.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,366.36	1,366.36	1,366.36	0.00	0.00
CAVALRY SPV I LLC - ASSIGNEE**	Unsecured	2,841.92	NA	NA	0.00	0.00
CBNA	Unsecured	1,356.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	548.00	645.55	645.55	0.00	0.00
DEPARTMENT STORES NATIONAL BA	Unsecured	3,873.35	3,992.74	3,992.74	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	298.56	1,614.05	1,614.05	0.00	0.00
ENTERPRISE BANK	Unsecured	100.00	NA	NA	0.00	0.00
GREEN TREE BORO-PROPERTY TAX	Secured	946.87	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	5,015.60	4,216.44	4,216.44	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	0.00	0.00	0.00	0.00
MIDFIRST BANK SSB*	Secured	105,724.25	110,745.08	0.00	70,620.64	0.00
MIDFIRST BANK SSB*	Secured	0.00	14,609.63	14,609.63	14,609.63	0.00
NELNET O/B/O ECMC**	Unsecured	59,187.80	66,437.41	66,437.41	0.00	0.00
PA AMERICAN WATER(*) AKA AMERI	Unsecured	129.65	50.06	50.06	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	678.43	NA	NA	0.00	0.00
PERITUS PORTFOLIO SERVICES*	Secured	32,234.89	32,415.28	32,415.28	32,415.28	16,553.08
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,163.00	1,243.46	1,243.46	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	948.25	948.25	948.25	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,281.99	1,281.99	1,281.99	0.00	0.00
QUANTUM3 GROUP LLC - AGENT CO	Unsecured	1,827.00	0.00	0.00	0.00	0.00
TD BANK NA(*)	Unsecured	496.43	NA	NA	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	446.00	446.00	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$70,620.64	\$0.00
Mortgage Arrearage	\$14,609.63	\$14,609.63	\$0.00
Debt Secured by Vehicle	\$32,415.28	\$32,415.28	\$16,553.08
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$47,024.91	\$117,645.55	\$16,553.08
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$82,242.31	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$14,204.09</u>
Disbursements to Creditors	<u>\$134,198.63</u>
TOTAL DISBURSEMENTS :	<u>\$148,402.72</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2025

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.